

20. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 18 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property, including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

21. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to release of this Deed of Trust, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Deed of Trust, not including sums advanced in accordance herewith to protect the security of this Deed of Trust, exceed the original amount of the Note.

22. Release. Upon payment of all sums secured by this Deed of Trust, Lender or Trustee shall release this Deed of Trust without charge to Borrower. Borrower shall pay all costs of recordation, if any.

23. Substitute Trustee. Lender at Lender's option may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the city or county in which this Deed of Trust is recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

IN WITNESS WHEREOF, Borrower has executed this Deed of Trust.

Richard E. Brown (Seal)  
RICHARD E. BROWN -Borrower

Marcia A. Brown (Seal)  
MARCIA A. BROWN -Borrower

Marcia A. Brown (Seal)  
-Borrower

Marcia A. Brown (Seal)  
-Borrower

STATE OF MARYLAND

FREDERICK County ss:

I Hereby Certify, That on this 31ST day of DECEMBER, 19 80 before me, the subscriber, a Notary Public of the State of Maryland, in and for the AFORESAID COUNTY personally appeared RICHARD E. BROWN AND MARCIA A. BROWN

known to me or satisfactorily proven to be the person (s) whose name (s) ARE subscribed to the within instrument and acknowledge that they executed the same for the purposes therein contained.

AS WITNESS: my hand and notarial seal.

My Commission expires: 7/1/82

Virginia P. Jefferson  
Notary Public

STATE OF MARYLAND

MONTGOMERY County ss:

I Hereby Certify, That on this 30TH day of DECEMBER, 19 80 before me, the subscriber, a Notary Public of the State of MARYLAND and for the COUNTY OF MONTGOMERY personally appeared HAL R. BURD, VICE PRESIDENT

, the agent of the party secured by the foregoing Deed of Trust, and made oath in due form of law that the consideration recited in said Deed of Trust is true and bona fide as therein set forth and that the amount of the loan secured by the foregoing Deed of Trust was disbursed by the party or parties secured to the Borrower or to the person responsible for disbursement of funds in the closing transaction or their respective agent at a time no later than the execution and delivery by the Borrower of this Deed of Trust; and also made oath that he is the agent of the party or parties secured and is duly authorized to make this affidavit.

AS WITNESS: my hand and notarial seal.

My Commission expires: 7/1/82

Frances T. Gratz  
Notary Public  
FRANCES T. GRATZ  
officer of Suburban Coastal Corp.

I HAL R. BURD

hereby certify that this Deed of Trust was prepared by the undersigned, one of the parties named herein.

By: Richard E. Brown

of any event which with notice or the passage of time or both constitutes a default thereunder shall be and constitute a default hereunder:

(b) Grantors will deliver to the holder of the Note copies of any and all notices, documents and instruments required to be delivered to, or which are received from, the holder of the prior Note under the terms thereof or of the prior Deed of Trust;

(c) Grantors will not alter, amend or otherwise modify the terms and provisions of the prior Note or the prior Deed of Trust, nor prepay the same pursuant to the terms of the prior Note without effecting full prepayment of the Note secured hereby.

3. The holder of the Note shall always be deemed to have, in the event of any default under the prior Note or prior Deed of Trust, the absolute right, but not the obligation, to take such steps or advance such money as shall be necessary to cure any such default. In the event any such action is taken, the holder of the Note shall be subrogated to the rights of the holder of the prior Note and any money so advanced shall be deemed an additional advance secured by this Deed of Trust.

IN WITNESS WHEREOF, Borrower has executed this Affidavit to Deed of Trust.

Richard E. Brown  
RICHARD E. BROWN  
Marcia A. Brown  
MARCIA A. BROWN

INDEXED

STATE OF MARYLAND  
FREDERICK COUNTY  
RECEIVED FOR RECORD  
JUN 23 1981  
CLERK OF COURT

STATE OF MARYLAND  
COUNTY OF FREDERICK  
I, the undersigned, Notary Public in and for said County and State, on this day personally appeared Richard E. Brown and Marcia A. Brown, his wife

known to me to be the person(s) whose name(s) are subscribed to the within instrument, and acknowledged to me that they executed the same for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this 31st day of December, 19 80.

Virginia P. Jefferson  
Virginia P. Jefferson  
Notary Public in and for Frederick County  
State of Maryland

My Commission Expires:  
July 1, 1982

11300 Rockville Pike  
Rockville, Maryland 20852